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AFTER LANDING THE PRIZED POST-SUPER BOWL SLOT, WHAT'S NEXT FOR THE CBS HIT ELEMENTARY? PAGE 7

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A million reasons to smile

Bernice Stefanuik speaks to reporters on Monday about winning the Jan. 19 Western 649 $1-million prize.
JANE CAULFIELD/METRO IN SASKATOON

Jackpot! Saskatoon woman says she has no plans to quit her job as a domestic aide after getting all six winning Western 649 numbers

JANE CAULFIELD
jane.caulfield@metronews.ca

For Bernice Stefanuik, Jan. 19 began as a fairly typical Saturday in Saskatoon — buying her weekly lotto ticket while having breakfast with her dad. Little did she know this particular Saturday wasn't headed for a typical ending.

The Western 649 ticket she bought earlier that morning had all six winning numbers, making her Saskatchewan's newest millionaire.

"I just sat there and I'm looking at the numbers on the piece of paper that I wrote them down on and then I'm looking at the ticket and I just kept saying, 'Oh, my God.' I was totally, totally overwhelmed," said Stefanuik, 57, about discovering her $1-million Saskatchewan Lotteries win.

"Nothing prepares you for that feeling."

After having lost a job in November, she said these winnings couldn't have come at better time and she is happy to know she won't have to worry about her retirement.

"When this ticket happened and this money happened it's like somebody is looking out for me up there. And I'd like to say it's my mom up there. Things happen for a reason," she said.

Having recently started a new job as a domestic aide, Stefanuik said she doesn't plan on quitting any time soon.

"I've worked full-time 40 years of my life. Work is in me," she said.

"I like people and I've found a job where I can work with people.... I want to give a little bit of myself still in life."

She did say that she plans on using some of her winnings to visit family in the Northwest Territories and Ireland.

Wanderlust

Calling all students: Are you the next Saskatchewanderer? The Sask. government is again seeking one adventurous spirit to showcase everything the province has to offer PAGE 2

Dramatic end to standoff

An abductor is dead and his five-year-old hostage safe after a six-day ordeal in Alabama PAGE 3

To wheat or not to wheat

Metro takes a look at the claims made in the bestselling book Wheat Belly, which calls the grain 'a perfect poison' PAGE 9

Monkey see, monkey didn't?

The U.S. is voicing doubt over Iran's claim it safely returned a monkey from space — but Tehran says the confusion stems from a photo of a backup monkey PAGE 4

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NEWS 1

Wall cautions municipalities to keep spending in check

SUMA convention. Premier indicates cities shouldn't view more revenue sharing as way to address fiscal challenges

MORGAN MODJESKI
Metro in Saskatoon

Premier Brad Wall urged urban municipal governments to keep their spending in check, saying they shouldn't be looking to higher provincial revenue sharing as a way to address financial challenges.

Wall, who was in Saskatoon to address Saskatchewan Urban Municipalities Association (SUMA) delegates at the organization's annual convention, was optimistic about the province's growth but said government should be looking for internal ways to address municipal shortages.

"As we move forward, I just offer a caution that we focus not too much in terms of a change in the distribution formula as a means to deal with financial pressures," said Wall of the way provincial revenue is shared.

He explained that the amount of revenue shared with urban municipalities has almost doubled since 2007, touching on how Saskatoon's portion has increased by 137 per cent and Regina's has increased by 133 per cent. However, the same can't be said for the amount of revenue earned by the province, as provincial revenue had increased by 44 per cent and current resource revenues are considered soft.

"All governments, our government and your government and rural governments, must first look at containing their costs. We all must be focused, even at a time of growth — especially at a time of growth — to ensure our fiscal health is sustainable for the long-term."

He continued, "You can have a very strong economy and you can have tighter provincial revenues."

Wall said the provincial government is already working to "keep a lid" on spending, noting the province is confident it will be able to meet its goal of cutting 15 per cent of its workforce over the next four years.

Premier Brad Wall speaks to urban municipalities from across the province at TCU Place in downtown Saskatoon Monday morning. Wall warned municipalities that although the province is growing, more provincial revenue sharing shouldn't be seen as the only means to fight municipal spending challenges. MORGAN MODJESKI/METRO

Looking for the next Saskatchewanderer

Last year's Saskatchewanderer, Jeff Stock, kiteboards on a prairie field — just one of the adventures he was able to take part in as part of his summer job. CONTRIBUTED/MINISTRY OF PARKS, CULTURE AND SPORT

This might be the ultimate Saskatchewan summer job, and it's up for grabs.

The Saskatchewan government is hiring one summer student to tour the province, sharing videos and experiences through blogs, videos and tweets.

Called the Saskatchewanderer, the summer student has just one job: showcase everything the province has to offer.

On the Saskatchewanderer.ca blog, last year's candidate, Jeff Stock, says the experience allowed him to have some Prairie adventures and meet some amazing people.

"Whether I've been jumping out of a plane or just taking part in a small-town celebration, every moment this summer has been one to remember," said Stock in his farewell blog post.

Stock travelled more than 15,000 kilometres over 108 days, visiting parks, events and towns. He took a ride on the Southern Prairie Railway, went kiteboarding, skydiving and zip-lining — all while remaining inside Saskatchewan borders.

The Saskatchewan government announced on Monday it would continue the project for a third year. Jennifer Johnson, director of communications with the Ministry of Parks, Culture and Sport, says the program is a great way to "celebrate and build pride in Saskatchewan."

"We thought that by sending someone on the road to discover everything there is to do here, to experience here and share it — and then encourage other people to share their stories — it would generate this exciting place to share Saskatchewan content," said Johnson.

Students who are interested in being the 2013 Saskatchewanderer can apply at saskatchewanderer.ca starting Feb. 13. ALYSSA MCDONALD/METRO

Information

Fight over access to Tommy Douglas intelligence file not about history: Feds

The federal government says there is "no issue of public importance" involved in a seven-year battle to lift the shroud of secrecy over the intelligence dossier compiled on socialist trailblazer Tommy Douglas.

Hence, the government says there's no need for the Supreme Court of Canada to intervene to settle the matter.

Jim Bronskill, a reporter with The Canadian Press, has been fighting since 2005 for access to the decades-old, 1,142-page intelligence file compiled on Douglas by the now-defunct RCMP Security Service.

Bronskill's lawyer has asked the top court to determine the appropriate balance between protecting national security and the public's right to see historical documents.

In its counter-submission to the top court, the federal government maintains the application for leave to appeal is "not about history," it's a technical matter over how to apply the Access to Information Act. THE CANADIAN PRESS

Specialty

First Nations, Métis health unit coming to Saskatoon

Looking to provide better access to health care for First Nations and Métis patients, the Saskatoon Health Region will be launching a specialty unit in March.

The First Nations and Métis Health Services Unit will allow the health region to be more culturally responsive to patient needs.

"Through this unit ... we can make sure that our patients have someone with them who can help them communicate with their caregivers and help them understand the care they are receiving," said Maura Davies, president and CEO of the health region. METRO

Justice. Victims of child abuse praise legal update

Promises to give victims a formal role in Canada's criminal justice system and to stiffen penalties for child sex predators are important — if overdue — initiatives, two abused former hockey players said on Monday.

Speaking after a roundtable with the justice minister, Greg Gilhooly and Sheldon Kennedy said the Conservative government was on the right track.

A victim's bill of rights was one of three get-tough-on-crime themes the government plans to emphasize this year, Justice Minister Rob Nicholson said.

"Right now a victim is simply a witness — we're at the beck and call of other people," Gilhooly said.

Tougher child-abuse laws are also a priority: Currently, small-time marijuana growers face stiffer mandatory minimum sentences than those who rape children.

THE CANADIAN PRESS

Former NHLer Sheldon Kennedy, left, at a conference with Justice Minister Rob Nicholson in Toronto on Monday. COLIN PERKEL/THE CANADIAN PRESS

Authorities storm bunker in Alabama; Boy safe, man dead

Six-day standoff ends. Officials were refusing to say how abductor died in hostage-taking

Officers decided the boy was in imminent danger after the kidnapper was seen with a gun, an FBI official said. JAY HARE/THE DOTHAN EAGLE/THE ASSOCIATED PRESS

Authorities stormed an underground bunker in Alabama on Monday, freeing a five-year-old boy who had been held hostage for nearly a week in the tiny backyard shelter and leaving the boy's abductor dead.

After days of fruitless negotiation, talks had deteriorated with an increasingly agitated Jimmy Lee Dykes, who kidnapped the child from a school bus after killing the driver.

Dykes was seen with a gun, and officers concluded the boy was in imminent danger, said Steve Richardson of the FBI's office in Mobile.

Prior to press time, officials were refusing to say how the 65-year-old died.

Throughout the ordeal, authorities had been speaking with Dykes through a plastic pipe. They also sent food, medicine and other items into the bunker, which apparently had running water, heat and cable TV but no toilet. It was about four feet underground, with about 50 square feet of space.

Authorities said the kindergartner appeared unharmed. He was taken to a hospital in nearby Dothan. Officials have said he has Asperger's syndrome and attention deficit hyperactivity disorder (ADHD).

FBI bomb technicians were checking the property for explosives and planned to look more closely at the scene when it's safe, FBI spokesman Jason Pack said.

Daryle Hendry, who lives about 400 metres from the bunker, said he heard a boom Monday afternoon, followed by what sounded like a gunshot.

Ronda Wilbur, a neighbour of Dykes who claimed the man beat her dog to death last year with a pipe, said she was relieved to be done with the stress of knowing Dykes was patrolling his yard, ready to shoot at trespassers.

"The nightmare is over. It's been a long couple of years of having constant stress," she said. THE ASSOCIATED PRESS

Social media reveals social disorders

Between all the TGIF posts and baby pictures, your Facebook friends could be dropping clues about their mental states.

In fact, social media could help give therapists a more complete view of patient health, according to a study from the University of Missouri.

"The beauty of social media ... is that it removes some of the problems associated with patients' self-reporting," study leader Elizabeth Martin, a doctoral student in the psychological science department, said in a release.

The study, published in the journal Psychiatry Research, involved more than 200 college students. Researchers compared Facebook activity to signs of schizotypy — a range of symptoms including social withdrawal and odd beliefs.

People with social anhedonia — the inability to experience pleasure — had fewer Facebook friends, communicated less and shared fewer photos, the researchers said.

While participants had the option of hiding things before submitting to researchers — a sign of paranoia, according to the study — what they chose to reveal suggests people may be more comfortable sharing online than in person.

TORSTAR NEWS SERVICE

News views

1 Washing up in space? Simple.

Canadian astronaut Chris Hadfield squeezes a bag of no-rinse body bath, answering a question on hygiene from Grade 5 and 6 students in Ottawa last week. SCREEN GRAB

2 Phone me up? Engage.

Star Trek icon William Shatner will phone Chris Hadfield aboard the International Space Station on Thursday. THE ASSOCIATED PRESS FILE

3 Ethnocide in Quebec? Study.

A report unveiled Monday identifies 92 ways in which Canada hinders Quebec's development, citing the long-gun registry, energy policy and new federal ridings. The study was funded partly by political parties including Premier Pauline Marois's Parti Québécois. THE CANADIAN PRESS FILE

4 Fall from space? Fast.

Skydiver Felix Baumgartner was faster than he or anyone else thought when he jumped from 37 kilometres up. According to the official numbers released Monday: 1,357 km/h, or Mach 1.25. SCREEN GRAB

5 Economic ad spending? High.

Annual spending by HRSDC on ads promoting economic success is up an average 72 per cent since the 2008 collapse, compared to the five years before it; for the Finance Department, 58 per cent; for the Canada Revenue Agency, almost triple. ADRIAN WYLD/THE CANADIAN PRESS

Stanley Cup rioter can't recall smashing windows, court hears

Pleading ignorance.
First on trial in downtown Vancouver rampage shown footage of himself committing crime

A man in his mid-20s wearing a green hockey T-shirt paces outside an electronics store in downtown Vancouver, pumping his arms in the air and smiling broadly at a thick crowd of whooping onlookers.

He shrugs at the crowd as if asking them what to do, and then picks up an orange-striped street barricade strewn on the ground before him.

Suddenly, another young man in a hooded sweatshirt runs past him and jump-kicks the window, sending a full pane of glass splintering.

The T-shirted man follows the act by tossing the wooden plank, but it's a weak throw that drops it to the ground. He hoists it back up in two hands, proceeding to shove it repeatedly through the window while looking backwards at the cheering crowd with a wide grin.

A white poster with a multicoloured parrot flutters to the ground as the man is quickly swallowed up by the crowd.

Rioters break the front doors of a Sears department store during the riot following Game 7 of the NHL Stanley Cup final in downtown Vancouver on June 15, 2011. The first trial involving the riot has heard that a 26-year-old man doesn't remember smashing windows during the melee. GEOFF HOWE/THE CANADIAN PRESS

The entire episode plays out on a video submitted to police in the aftermath of the 2011 Vancouver Stanley Cup riots.

Spencer Kirkwood, 26, acknowledges he was at the riot and doesn't deny he appeared in the video smashing the window.

But he says he has no memory of the act or joining the mob scene at all, a court heard on Monday at the first trial for the hundreds of people charged in the melee after the Vancouver Canucks lost the Stanley Cup.

The Vancouver man pleaded not guilty to charges that brought him before a B.C. provincial court judge, unlike 110 others so far who have admitted guilt, many of them already sentenced for their crimes on June 15, 2011.

A Crown lawyer told court that Kirkwood doesn't dispute he was at the riot or that he appeared in the footage, but that he later gave a police statement describing a huge gap in his memory of what happened that night.

THE CANADIAN PRESS

Sore losers

Thousands of people rocked the city's downtown after the Canucks lost the Stanley Cup to the Boston Bruins in Game 7 in 2011.

- Cars were set ablaze, stores looted and dozens of fights broke out. Police used tear gas and riot gear to disperse the crowds about five hours after the riot began.
- Police have recommended charges against 315 suspected rioters, and the Crown so far has charged 173 people in the massive police investigation that includes thousands of hours of video evidence.

Fighting for education.
Girl shot by Taliban says she won't back down

In her first video statement since she was nearly killed, a Pakistani schoolgirl shot by the Taliban remained defiant in arguing for girls' education, saying on Monday that she would keep up the same campaign that led to her attack.

Malala Yousufzai, 15, said she is "getting better, day by day" after undergoing weeks of treatment at a British hospital.

"I want to serve the people. I want every girl, every child, to be educated. For that reason, we have organized the Malala Fund," she said in the video, made available by a public-relations firm.

Malala drew world attention when she was shot in the head by Taliban militants on Oct. 9 while on her way home from school in northwestern Pakistan. The Islamist group said it targeted her because she promoted girls' education and "Western thinking."

15-year-old Malala Yousufzai
QUEEN ELIZABETH HOSPITAL/AP PHOTO

THE ASSOCIATED PRESS

First man in 8 years

New secretary of state Kerry settles in

New U.S. Secretary of State John Kerry reported for duty Monday, acknowledging that as Hillary Clinton's successor he has "big heels to fill" and promising to protect U.S. foreign service workers from terrorist attacks overseas.

As the first man in the post in eight years, the former senator and 2004 Democratic presidential candidate referred to his two most recent predecessors, Clinton and Condoleezza Rice, by asking in jest: "Can a man actually run the State Department?"

THE ASSOCIATED PRESS

U.S. skeptical of Iranian monkey's space voyage

Scientists surround a monkey before a space launch in an undisclosed location in Iran. The Iranian government is claiming the monkey pictured was a backup amid accusations that the primate that is claimed to have landed looked different. MOHAMMAD AGAH/ISNA/THE ASSOCIATED PRESS

The United States expressed doubt on Monday about Iran's claim that it safely returned a monkey from space, saying it is questionable that the monkey survived — or if the flight happened at all.

State Department spokesperson Victoria Nuland said a lot of questions remained "about whether the monkey that they reportedly sent up into space and reportedly came down was actually the same monkey, (and) whether he survived."

"The Iranians said they sent a monkey, but the monkey they showed later seemed to have different facial features," Nuland told reporters. "He was missing a little wart."

Tehran blames the confusion on Iranian media for initially using a photo of a backup monkey. It says the monkey orbited and returned safely, and President Mahmoud Ahmadinejad added Monday that he would consider being Iran's first astronaut in space.

Nuland described Ahmadinejad's proclamation as an "interesting choice," but was more diplomatic than Republican Sen. John McCain, who joked about Ahmadinejad's ruminations earlier on Monday.

"Wasn't he just there last week?" McCain said in a tweet and linked to a story about the space-orbiting monkey.

Responding to criticism, McCain said in another tweet, "Lighten up folks, can't everyone take a joke." But it wasn't funny to Michigan Rep. Justin Amash, a Republican, who tweeted, "Maybe you should wisen up & not make racist jokes."

Jonathan McDowell, a Harvard astronomer who tracks rocket launchings and space activity, backed up Iran's claim that monkey space flight was real. However, he had a slightly different explanation for the photo mix-up, saying the simian with the mole died during a failed space mission in 2011.

THE ASSOCIATED PRESS

Suspicion

Washington and its allies worry Iran's space program may be cover for ballistic-missile technology development.

Overhaul work

Air Canada's heavy maintenance must be done at home, judge rules

Air Canada is contravening federal law by not maintaining heavy-maintenance operations in Canada, the Quebec Superior Court ruled Monday.

In a 39-page ruling, Justice Martin Castonguay said the airline has an obligation under the Air Canada Public Participation Act to maintain such operations in Montreal and Winnipeg, along with Mississauga, Ont., where smaller overhaul work was completed by Aveos Fleet Performance until it closed last year.

Quebec's former Liberal government launched a lawsuit against the airline last April following the closure of Aveos, whose bankruptcy resulted in 2,600 employees losing their jobs.

After Aveos closed, Air Canada gave American company AAR a five-year renewable contract to maintain its airplanes in a specially built facility in Duluth, Minn., that employs 350 workers.

THE CANADIAN PRESS

Farewell one-cent coins, hello symmetrical rounding

Cash register confusion. Now that the penny's days are numbered, how will retailers decide what to charge?

The household penny jar may soon become a thing of the past. The one-cent coin is being officially phased out, and retailers who don't want to accept pennies anymore will round cash transactions to the nearest nickel. RYAN REMIORZ/THE CANADIAN PRESS

The Canadian penny took another step Monday on what could be a long road to extinction, with businesses given the ultimate short-term power of deciding whether they want to keep accepting them.

The Royal Canadian Mint officially ended its distribution of one-cent coins to Canada's financial institutions.

But businesses can still accept the copper pieces as long as they choose, says Shelly Glover, the parliamentary secretary to Finance Minister Jim Flaherty.

"Pennies will retain their value indefinitely, so they can continue to be used as long as they are available and with businesses that are willing to accept them," Glover said at a Shoppers Drug Mart store in Ottawa's south end.

Flaherty announced the demise of the penny nearly a year ago as a cost-saving measure, as the mint was spending more to make pennies than they were worth. The last penny made came out of the mint's Winnipeg facility in May of last year.

Retailers who decide to no longer accept pennies as part of cash payments will have to round up or down consumer purchases to the nearest five cents. "When pennies are not available, cash payments will need to adapt," said Glover.

As an example, if a cash purchase totals $1.61 or $1.62, a retailer who doesn't want to deal with pennies would charge a customer $1.60.

If the purchase adds up to $2.28 or $2.29, the customer would be charged $2.30.

The government calls it symmetrical rounding.

Essentially, any final cash amount that ends with a 1, 2, 6 or 7 would be rounded down to the nearest five- or 10-cent increment. Purchase totals ending in 3, 4, 8 and 9 would be rounded up.

Electronic purchases, such as those online or using debit or credit cards, will still be billed to the cent.

THE CANADIAN PRESS

In memoriam

- Google's Doodle paid tribute to the Canadian penny on Monday, the day the mint stopped distributing the coin. The word Google was copper-coloured, and the first O was a spinning 2013 penny — a coin that was never minted.

GOOGLE SCREEN GRAB/METRO

Cultural icon

Mural marks penny's place in history

The Bank of Canada's currency museum has already taken steps to preserve the penny's place in Canadian culture.

A mural consisting of nearly 16,000 one-cent pieces has been assembled at the museum to commemorate the coin's history, said assistant curator Raewyn Passmore.

The mosaic, which depicts a giant penny measuring about two square metres, is composed of coins ranging from the lustrous to the tarnished.

Passmore said the design was meant to honour a coin that, while lacking buying power now, enjoyed many years of prominence since its first minting in 1858.

"It was probably the most common coin in circulation at one point and probably the most useful for ordinary people," she said. "We wanted to make a tribute to a sometimes-overlooked coin."

THE CANADIAN PRESS

Six-packs of beer are displayed at the Alaskan Brewing Co. in Juneau, Alaska. The company's furnace burns spent grain left over from the brewing process and turns it into steam. THE ASSOCIATED PRESS

Alaskan brewery is 'beer-powered'

The Alaskan Brewing Co. is going green, but instead of looking to solar and wind energy, it has turned to a very familiar source: beer.

The Juneau-based beer maker has installed a unique boiler system in order to cut its fuel costs. It purchased a $1.8-million furnace that burns the company's spent grain — the waste accumulated from the brewing process — into steam, which powers the majority of the brewery's operations.

Company officials joke they are now serving "beer-powered beer."

What to do with spent grain was seemingly solved decades ago by breweries operating in the Lower 48. Most send the used grain, a good source of protein, to nearby farms and ranches to be used as animal feed.

But there are only 37 farms in southeast Alaska and 680 in the entire state as of 2011, and the problem of what to do with the excess spent grain — made up of the residual malt and barley — became more problematic after the brewery expanded in 1995.

The Alaskan Brewing Co. had to resort to shipping its spent grain to buyers in the Lower 48. Shipping costs for Juneau businesses are especially high because there are no roads leading in or out of the city; everything has to be flown or shipped in. However, the grain is a relatively wet byproduct of the brewing process, so it needs to be dried before it is shipped — another heat-intensive and expensive process.

"We had to be a little more innovative just so that we could do what we love to do, but do it where we're located," Alaskan Brewing co-founder Geoff Larson said.

So four years ago, officials at the Alaskan Brewing Co. started looking at whether it could use spent grain as an in-house, renewable energy source and reduce costs at the same time. THE ASSOCIATED PRESS

By the numbers

$450K

Brandon Smith, the company's brewing operations and engineering manager, estimates the new system will offset the company's yearly energy costs by 70 per cent, amounting to almost $450,000 a year.

New regulations

U.K. banks aren't 'too big to fail'

Britain's treasury chief warned the country's banks Monday they face being broken up if they fail to protect their retail operations from their riskier investment arms. In describing the new regulatory measure, George Osborne told JPMorgan executives the days of banks being "too big to fail" are over in Britain, and taxpayers shouldn't be expected to bail out the lenders. The next time a crisis hits, he wants more options.

THE ASSOCIATED PRESS

Inflation spiral

Argentina freezes supermarket prices

Argentina announced a two-month price freeze on supermarket products Monday in an effort to break spiralling inflation.

The price freeze applies to every product in all of the nation's largest supermarkets. The commerce ministry wants consumers to keep receipts and complain to a hotline about any price hikes they see before April 1. Private economists estimate inflation in Argentina could reach 30 per cent this year.

THE ASSOCIATED PRESS

Q4 losses

Spain's financial crisis whacks Royal Caribbean

Cruise giant Royal Caribbean lost about $392 million in the fourth quarter because of losses associated with its Spanish cruise line, Pullmantur. The company said there was a substantial drop in bookings and prices in Spain following the government's austerity measures there. Royal Caribbean also blamed the 2012 sinking of the Costa Concordia, owned by rival Carnival Corp., for a drop in traffic. THE ASSOCIATED PRESS

Market Minute

DOLLAR 100.14¢ (-0.13¢)

TSX 12,717.62 (-51.20)

OIL $96.17 US (-1.6¢)

GOLD $1,676.40 US (+$5.80)

Natural gas: $3.32 US (+1¢)
Dow Jones: 13,880.08 (-129.71)

Notice for Publication

NOTICE OF INTENTION TO APPLY FOR A PRIVATE BILL

Lutheran Sunset Home of Saskatoon

Notice is hereby given that a Petition to the Legislature for a Private bill shall be presented, requesting that an Act be passed by the Legislative Assembly to provide for an amendment to An Act to incorporate Lutheran Sunset Home of Saskatoon to set out the capacity and powers of the corporation and the officer and directors, and secondly, to indemnify and limit liability of the directors and officers of the corporation.

Dated at Saskatoon, Saskatchewan this 1st day of February, 2013.

Vivienne Hauck
Chief Executive Officer
Luthercare Communities

IT'S TIME TO THROW OUT THAT LIFE SCHEDULE

SHE SAYS...
Jessica Napier
metronews.ca

If you're nearing 30 years old and have been with your significant other for a while, you are doomed to suffer through relentless questioning about when you're going to get married. Established relationship math dictates that there's a threshold beyond which the sum of your ages multiplied by the number of years you've been together equals a wedding. Of course, there's no relief for those who have actually tied the knot. Newly betrothed couples are inevitably subjected to the "When are you going to have a baby?" question from tactless co-workers and nosy aunts.

When you're not expecting...

But here's the thing about relationships: They don't unfold according to a perfectly predictable script.

It seems that we're obsessed with judging other people's relationships based on whether or not they've hit these milestones of adulthood. Even though many of us are unprepared or uninterested in marriage and parenthood, people always want to know how far along you are on this culturally constructed life schedule.

But here's the thing about relationships: They don't unfold according to a perfectly predictable script. They are messy and complicated, and the timing is almost never right. You can be with the same person for a decade and suddenly find yourself alone again or you can meet someone tomorrow and start a family with them just a few months later.

It can be challenging at times to remain close with our friends when we are hitting these different life stages in seemingly random order. In my own peer group, the conversations can range from daycare availability to salary reviews to the results of an STD test. If a friend tells me she's pregnant, I have to take a beat to assess whether she thinks that's a good thing. But even though our existing in various stages of maturity can make it hard to relate to one another at times, the diversity certainly keeps things interesting.

Recently, a friend asked if she thought we might have children at the same time so they could go to school together. I laughed at her earnest assumption that we could ever plan such a made-for-TV life for ourselves. In reality, it just doesn't work like that. We are not marching along through life in unison while adhering to some sort of rigid master plan. We are winding back and forth, detouring along the way and maybe even getting a little lost sometimes.

It's OK — preferable even — if the relationship math doesn't add up and we veer off course every once in a while. Because wouldn't it be so utterly boring if all of life's milestones were predictable?

Follow Jessica Napier on Twitter @MetroSheSays

Take social convention and toss it out with yesterday's trash.
GETTY IMAGES

Just chillin' at the car park

UNIVERSITY OF LEICESTER/THE ASSOCIATED PRESS

Parking lot find

Skeleton said to be King Richard III

This undated photo made available by the University of Leicester, England, shows remains found underneath a parking lot last September at the Grey Friars excavation in Leicester. The skeleton was declared Monday "beyond reasonable doubt" to be that of England's King Richard III, whose remains were missing for 500 years.

THE ASSOCIATED PRESS

Wars of the Roses

Killed in battle by army of Henry Tudor

Richard III ruled England between 1483 and 1485, during the decades-long battle over the throne known as the Wars of the Roses, which pitted two wings of the ruling Plantagenet dynasty — York and Lancaster — against one another.

But he was defeated and killed by the army of Henry Tudor, who took the throne as King Henry VII and ended the Plantagenet line.

THE ASSOCIATED PRESS

Little doubt

A Canadian's DNA confirmed identity

DNA from the skeleton matched a sample taken from Michael Ibsen, a distant living relative of Richard's sister. The project's lead geneticist, Turi King, said Ibsen — a Canadian carpenter living in London, England — shares with the skeleton a rare strain of mitochondrial DNA. His father Norm still lives in London, Ont.

King said that between one and two per cent of the population belongs to this genetic sub-group, so the DNA evidence is not definitive proof in itself of the skeleton's identity. But combined with the archaeological evidence, it left little doubt the skeleton belonged to Richard.

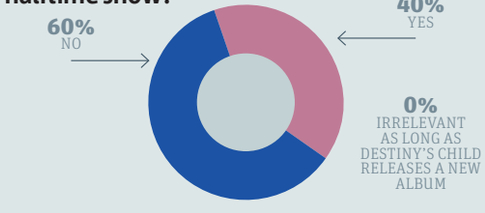
Michael Ibsen GETTY IMAGES

THE ASSOCIATED PRESS

Metropolitan Panel

Register at metropolitanpanel.ca and take the quick poll

Do you think Beyoncé was lip-syncing during her performance at the Super Bowl halftime show?



Twitter

@Heahter_Mo:
I wanna be on the Beyonce halftime fitness program.

@SaskGregger:
Later penny! Now my Mean Mocha from Booster Juice is $5.60, not $5.62. Score one for the Gregger! #RIPpenny

@marcnorris:
Riding a city bus for the first time in 8 years... fun :) #saskatoon

@TravisHomenuk:
My #SaskatoonTransit driver is currently enjoying the musical stylings of Norah Jones. Today will be a good day in #yxe

@anna_beth_zee:
If you can't walk on the sidewalk because the snow is too deep, you probably shouldn't be wearing SHORTS! #yxe #usask

@OhSoSinister:
#yxe, get outside for a little lunchtime walk. It's so lovely and mild and sunny out right now!

metro
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DVD review

Flight

Director. Robert Zemeckis

Stars. Denzel Washington, Don Cheadle, Nadine Velazquez

●●●●○

Denzel Washington's portrayal of pilot Whip Whitaker, a man on the upper of heroics and the downer of substance abuse, deserves all the kudos he's garnered. Whip's at the controls with co-pilot Ken Evans (Brian Geraghty) when the plane they're flying from Orlando to Atlanta is hit with a calamitous mechanical failure that slams them into a steep dive. Whip takes charge and manages an incredible landing, in which only six of 102 passengers and crew onboard are killed. Whip's a hero. But a mandatory post-crash blood test reveals he was flying bombed. It's a stunning opening by director Robert Zemeckis, who previously filmed a doomed ride in 2000's Cast Away. But Flight's high-tension opening is a mixed blessing, as it challenges the rest of the film to live up to its thrilling scenes, a near-impossible task as the drama moves on to its earthbound plot. Zemeckis and screenwriter John Gatins suddenly yield to dull convention, introducing in quick succession a romantic fellow addict (Kelly Reilly), a comic enabler (John Goodman), a stoic union rep (Bruce Greenwood) and a wily lawyer (Don Cheadle). None of these fine actors get much screen time, but the film wins on the strength of Washington's Oscar-nominated performance alone.

PETER HOWELL

Creating a hit show? It's Elementary

Look ahead. Creator mum on who will play Moriarty, but says the series will become less murder-of-the-week when Holmes' nemesis arrives on the scene

NED EHRBAR
Metro World News in Hollywood

CBS's hit Elementary — a modern take on Sherlock Holmes set in New York City — took the coveted post-Super Bowl slot Sunday night on that network, an honour rarely bestowed on a freshman series. On the tail of such a high-profile unveiling, creator and executive producer Rob Doherty gives us some updates on what's to come for the rest of the series' first season.

That post-Super Bowl slot didn't add that much extra stress

"I'm stressed out all the time anyway. So it's hard to go from 10 to 11," says Doherty. "You know, mostly what we felt was great excitement. Again, it's an honour, it's a privilege, it's an incredible opportunity to expose the show to people who may not have checked it out yet. And so we tried to take all that into consideration as we developed the story that we felt, you know, not only was a good example of what the show can do, but something that our regular audience would really have fun with as well."

Moriarty is indeed coming:

"We cannot wait to get more serious about Moriarty," Doherty admits. "In this day and age, it's virtually impossible to stunt a role and not have everyone in the universe know that this person is coming and will be revealed as this character. So we're approaching it very carefully and as quietly as we can. At the end of the day, we want a tremendous actor, but it's less fun for me if all of you know who it is and when they'll arrive and what they'll be doing. But it's a problem in the immediate future. We have a few more weeks, I think, before we have to sweat that."

When Moriarty arrives, the show will become less murder-of-the-week

"I foresee us getting a bit more serialized than we have been as we get into something of an end run for this first season," explains Doherty. "We'll still look to have a case that begins and ends over the course of a single hour of television, but you want to dollop Moriarty out appropriately, you know? Some of the specifics still need to be ironed out, but yes, as we get closer and closer to wrapping the season there will be a bit more serialization."

Moriarty aside, more figures from Sherlock's past are on the horizon

"At the moment we're actually working on an episode where we will meet Sherlock's dealer from London," Doherty teases. "We'll get, again, a little window into Sherlock, and his experience in London is going to open that much wider for having met this character. And we're lucky enough to have John Hannah (Spartacus) playing that role."

Will Elementary get a big boost from its post-Super-Bowl slot? HANDOUT

Lucy Liu critiques her critics

Since it was announced that Lucy Liu would be co-starring as Watson on Elementary, the actress has faced a surprising amount of criticism over the idea of portraying the classic character as a woman. Much of that has died down since the show premiered, but some lingers. Liu has her own theories about what the haters are really trying to say. "I think more so it would be interesting that people haven't criticized that Watson is Asian American, because it's not PC. I'm sure that they're shocked and appalled that it's a female, but the fact that it's also a different ethnicity — they'd love to say something about that, but they'll get attacked. So in some ways I'm lucky because it's not PC enough to discuss it."

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Styles finds silliness in celebration striptease

Harry Styles. ALL PHOTOS GETTY IMAGES

One Direction's Harry Styles celebrated his 19th birthday Friday with the help of a stripper, a gift sent over from a London radio DJ, according to Sun. Styles, for his part, found the act more comical than sexy. "It was great. I was in stitches. It was really funny," Styles tells the newspaper of the act, in which the woman was dressed as a cop. "The funniest part was that when she finished, she said, 'I'm really sorry. I couldn't find my truncheon, so I had to bring my nunchucks.' That was a bit weird." And lest any of his young fans think anything too untoward happened: "She stripped down to her underwear," according to Styles, "but unfortunately there was a no-nudity policy in the bar."

METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

The Word

So Katie's got her groove back?

THE WORD
Dorothy Robinson
scene@metronews.ca

Katie Holmes is reportedly ready to start dating again after her split from Tom Cruise, but sources say the fallout from their divorce is still having an effect on her, according to Radar Online. "Katie's in a dilemma, because she wants to date but is concerned where it could lead to from there," source says. "She's worried that if she commits herself fully to another man, she will have to give up the freedom she's enjoying so much at the moment. As a single woman,

she has no one controlling her nowadays, telling her what to do or who to see and she absolutely loves it. However, at the same time, she also misses being with someone special to share experiences with and she doesn't want to be alone for the rest of her life."

Don't worry, Katie. Metro has a few suggestions for a waltz partner for you for this next phase of your life:

John Mayer:
Because everyone hooks up with John Mayer.

Samantha Ronson:
Because Stella should totally get her groove back with a foxy lesbian DJ.

Joshua Jackson:
Because wouldn't a Dawson's Creek reunion be better as a reality show?

Danny DeVito:
Because she has a thing for older, shorter guys.

Ted the talking teddy bear from Ted:
Because that bear made half a billion dollars in the box office last year. Holmes needs to be near that kind of box office success.

Demi Moore

Demi hoping for Moore than just a discount?

Demi Moore is spending more time with restaurateur Harry Morton, fueling speculation that the pair is getting serious, according to Us Weekly. Donning a tight dress and five-inch heels, Moore joined Morton for a cosy dinner at a West Hollywood restaurant this weekend. "She looked really very happy," a source says. Sources seem to be conflicting each other on the nature of Moore and Morton's relationship, with E! News reporting that they've been quietly dating for months while Us Weekly's sources insist they "are absolutely not dating."

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Wheat Belly fact vs. fiction

How bad is it?
In his best-selling book, Wheat Belly, Dr. William Davis slams the much-loved grain, calling it 'a perfect poison.' We asked a nutritionist whether we should follow his advice

ROMINA MCGUINNESS
Metro World News in London

"We have to deal with this incredible blunder that is the over-consumption of carbohydrates and processed foods," warns cardiologist Dr. William Davis, who believes the "cut out fat, eat more whole grains" concept was fiction to begin with.

Rather, removing wheat from our diet is a huge first step. "We should be eating a high fat, carnivorous diet (and) single ingredient foods such as vegetables, nuts, seeds, eggs, full-fat dairy, lean meats, avocados, olives and coconut — excluding grains and sugar," he says.

In his book, Davis argues how a wheat-free diet can promote weight loss and appetite reduction, and can help lower the risk of heart disease. We asked nutrition consultant Dr. Wilma Kirsten to weigh in on the claims.

So bad it's ... bad. ISTOCK IMAGES

It's not wheat, it's poison

"What we're eating is not wheat but the creation of genetics research in the '60s aimed at increasing yield-per-acre. These methods were crude and imprecise. The result is a genetically unique plant far removed from the original grain. Modern wheat is detrimental to our health — even in minute quantities," Davis tells Metro.

What the nutritionist says:
"No! We've gone through generations of eating wheat — if it was so bad, many people would be dead because of it by now. Health problems are linked to over-consumption."

You could lose 25 to 30 pounds in 3 to 6 months

"Gliadin, the main protein in wheat, stimulates feelings of hunger. The moment you lose it, your appetite shrinks and you crave less foods. On average, you'll take in 400 calories less than you used to each day. The deep visceral fat that resides within the abdomen goes first," says Davis.

What the nutritionist says:
"Yes! A lot of those who cut out wheat go, 'What do I eat now? Put a baguette in front of me and I'll go through it like a Japanese bullet train.' People start replacing wheat with proteins and vegetables."

Some gluten-free foods are terrible

Labels can be misleading, says Davis. "These products are nothing more than junk carbohydrates. They're very destructive as they trigger very severe glycemic potential (high blood sugar levels)."

What the nutritionist says:
"Yes! People want bread — so they buy the gluten-free version, convinced they're making the "healthier" choice. But these products are bad for us. They're highly refined and generally contain soya or corn flour, two hyper-allergenic foods. Go naturally gluten-free by eating grains like polenta, rice and quinoa instead."

Wheat causes intestinal damage...

"It irritates your gut — stop eating it and you lose an inflammatory drive that makes indigestion, diarrhea and autoimmune diseases occur," says Davis.

What the nutritionist says:
"Yes! Wheat contains the protein gluten, which can irritate the gut lining. This causes inflammation, leading to abdominal cramps and bloating. But not everyone reacts badly. Say I eat wheat-based foods three times a day, whereas you only eat them twice a week. If you then cut them out of your diet, the changes in your body won't be that dramatic, as you didn't eat much in the first place."

... and messes up your blood sugar levels

"In fact — it sends them soaring," says Davis. "Removing wheat from your diet helps lower your blood sugar, which in turn lessens the risk of developing cardio vascular disease."

What the nutritionist says:
"Yes! Low-fibre, refined carbohydrates are easily converted to glucose, causing a spike in blood sugar levels. When these rise too high, your pancreas has to secrete insulin to bring them back down. If this happens, you may be at risk of pancreatic insufficiency."

Germs in your gut could prevent disease

Bacteria in our gut can help boost immunity. ISTOCK IMAGES

Not all bugs are bad.
Research finds that manipulating bacteria in the GI tract can protect our health

CELIA MILNE
life@metronews.ca

Germs make us sick, right? But bacteria in our gut can also make us well.

A new Canadian study has found that manipulating bugs in our GI tract can protect us from disease.

"We've got gazillions of bugs in our gut. They're part of who we are," says Dr. Jayne Danska, senior scientist in genetics and genome biology at SickKids Hospital in Toronto. "They help us to digest, make vitamins and train our immune systems to do the right thing."

Danska and colleagues from the U.S., Germany and Switzerland were trying to solve the puzzle of why autoimmune diseases are so much more common in women than men.

In their experiment, they worked with a strain of female mice at high risk for Type 1 Diabetes. They fed the females gut flora from male mice. Instead of 90 per cent of the females developing autoimmune disease, only 25 per cent of them got sick.

Tips from Danska

You can help keep your gut healthy by following three simple tips:

- Eat real food (not processed)
- Consume mostly plants
- Don't eat too much

Just a splash of citrus: Pork with Orange-Balsamic Glaze

ROSE REISMAN
for more, visit
rosereisman.com

Pork tenderloins are usually sold in packages of two, each package averaging one and a half pounds.

If you buy them from your butcher, the tenderloins may be larger and you'll have to increase cooking time.

Today's improved agricultural methods mean that pork can safely be eaten medium or medium-rare.

This recipe serves six. LORELLA ZANETTI, FROM ROSE REISMAN'S COMPLETE LIGHT KITCHEN (WHITECAP BOOKS)

Ingredients

- 1 1/2 lb pork tenderloin (2 small loins)
- 1/4 cup orange juice concentrate
- 1/4 cup apricot jam
- 1 tbsp balsamic vinegar
- 1 tbsp olive oil
- 2 tsp grated orange zest
- 1 tsp minced garlic
- pinch salt and freshly ground black pepper
- 3 tbsp chopped fresh parsley or cilantro
- 1/4 cup diced dried apricots

1. Preheat the oven to 425 F. Line a 9-by-13-inch baking dish with parchment paper.

2. Lightly spray a large non-stick grill pan or skillet with cooking oil and place over high heat.

3. Sear the tenderloins for about 2 minutes per side, or just until browned. Place in the prepared baking pan.

4. To make the glaze, combine the juice concentrate, jam, vinegar, oil, orange zest, garlic, salt and pepper until smooth. Spoon 1/4 cup of the glaze over the tenderloins and bake for about 20 minutes or until the internal temperature reaches 145 F for medium.

5. Reheat the remaining glaze. Slice the tenderloin and serve with the glaze overtop. Garnish with chopped parsley and diced apricots.

ROSE REISMAN'S COMPLETE LIGHT KITCHEN (WHITECAP BOOKS) BY ROSE REISMAN

Health Solutions

I am not at all bitter!

NUTRI-BITES
Theresa Albert
DHN, RNCP
myfriendinfood.com

Ayurvedic and traditional Chinese medicine have always suggested bitter greens to "cleanse the liver" and mainstream North American natural health practices are catching on. But, do they really?

The empirical evidence is mixed and technically, according to the Canadian Liver Foundation, the liver doesn't need to be "cleaned," but anything that contributes to a healthy lifestyle contributes to a healthy liver. What we do know is that greens, like dandelion, promote the flow of bile and stimulate its secretion. Bile is needed to break down fats in the body.

A healthy flow of this disgusting green stuff is needed for good digestion.

Good digestion of a super healthy vegetable is enough for me to suggest including it in your diet. You can try:

1. Dandelion greens

2. Arugula

3. Broccoli Rabe (Rapini)

4. Curly Endive

5. Radicchio

The bitterness comes from a specific phytonutrient and each plant has its own amount.

Some producers have bred the bitterness out in order to create a more palatable product, so think about finding the heirloom or organic varieties to get the most pucker for your buck.

THERESA ALBERT IS A FOOD COMMUNICATIONS CONSULTANT AND PRIVATE NUTRITIONIST IN TORONTO. SHE IS @THERESAALBERT ON TWITTER AND FOUND DAILY AT MYFRIENDINFOOD.COM

Lunch. Thai Chicken with Grapefruit Salad

1. Combine chicken with 1 tbsp (15 ml) of the canola oil, grapefruit juice, curry paste and 2 tsp (10 ml) of the ginger. Coat evenly. Set aside.

2. In bowl, whisk remaining oil, ginger, fish sauce, vinegar and sugar. Set aside.

3. Cook noodles for 2 minutes. Drain, rinse and place in bowl. Add grapefruit, red pepper, bean sprouts, peanuts and green onion. Drizzle with dressing, toss well and set aside.

4. In a skillet, set over medium-high heat, stir fry chicken for about 8 minutes, until no longer pink. Spoon over noodles and toss. Sprinkle with mint before serving.

NEWS CANADA

Ingredients

- 12 oz (375 g) boneless skinless chicken breasts, thinly sliced
- 3 tbsp (45 ml) canola oil, divided
- 2 tbsp (30 ml) 100% Florida grapefruit juice
- 2 tbsp (30 ml) Thai red curry paste
- 1 tbsp (15 ml) grated fresh ginger, divided
- 1 tbsp (15 ml) fish sauce
- 1 tbsp (15 ml) rice vinegar
- 1/4 tsp (1 ml) granulated sugar
- 6 oz (180 g) rice stick noodles
- 2 Florida ruby red grapefruits, peeled and segmented
- 1 small red bell pepper, thinly sliced
- 1 cup (250 ml) bean sprouts
- 1/4 cup (50 ml) chopped peanuts
- 1 green onion, thinly sliced
- 2 tbsp (25 ml) chopped mint

Not enough Vitamin C? Try the Black Bean Citrus Chili

It may be cold and bleak outside, but your meals don't have to be. Preparing meals with a sweet splash of citrus not only adds flavour, but also nutrients that can help energize you during the dreary months.

"It's important to maintain a balanced diet," says registered dietitian Lydia Knorr. "Citrus fruit and juice are delicious, easy to incorporate into meals, and they provide key vitamins that help support the immune system as well as overall health."

This recipe is a healthy update on a winter favourite that incorporates Florida orange and grapefruit juices into a comforting dish.

This recipe makes six to eight servings. NEWS CANADA

Ingredients

- 1 tbsp (15 ml) canola oil
- 1 onion, chopped
- 3 cloves garlic, minced
- 1 green pepper, chopped
- 1 jalapeno pepper, seeded and minced
- 1 tbsp (15 ml) ancho chili powder
- 1 1/2 tsp (7 ml) ground cumin
- 1/2 tsp (2 ml) smoked paprika
- 2 cans (19 oz/540 ml each) black beans, drained and rinsed
- 1 can (28 oz/796 ml) stewed tomatoes
- 1/2 cup (125 ml) each Florida orange and grapefruit juices
- 2 tbsp (30 ml) tomato paste
- 2 tbsp (30 ml) chopped fresh cilantro
- 1 tbsp (15 ml) chopped fresh oregano
- 1 avocado
- 1/3 cup (75 ml) sour cream
- 1 tbsp (15 ml) chopped fresh cilantro
- 1 tbsp (15 ml) Florida grapefruit juice

1. In a large pot, heat oil over medium heat. Cook onion, garlic, green and jalapeno peppers, chili powder, cumin and paprika for 8 minutes. Stir in beans, tomatoes, orange and grapefruit juices, tomato paste, cilantro and oregano. Bring to a boil. Reduce heat and simmer, stirring occasionally for 20 minutes.

2. In a separate bowl, mash avocado until smooth. Stir in sour cream, cilantro, grapefruit juice and salt to taste. To serve: dollop each serving with avocado cream.

NEWS CANADA

Backstabbers beware! Housewives get real about their relationships

With a little help from my... The six stars of hit Vancouver show talk to Metro about what defines a genuine friend

PHYLICIA TORREVILLAS
life@metronews.ca

The cast of Real Housewives of Vancouver can agree that backstabbers will never be their true friends. HANDOUT

Friendships can be put to the test when you put six very different, opinionated and strong-willed women in one room, let alone cast them in a reality TV show.

Though they may bicker and fight, the six Real Housewives of Vancouver have something in common when it comes to what makes a good friend — they don't like backstabbers, liars and fakers. Robin Reichman, a Texan and Christian, said she's really good at sensing whether a person she meets for the first time will end up in her Christmas card list or not.

"A good friend is someone who is genuinely happy about your success, supportive of anything good that happens to you and not someone who wants to outdo you," the mother of two said.

Ioulia Reynolds, a 27-year-old art consultant, believes honesty is the best thing.

"There's no such thing as being too honest," she said. "If somebody's in my heart and I love them, and they turn around and backstab me, that's the worst. I will forgive, but I will never forget."

Amanda Hansen, a divorced mother with three young children, said real friends will be there for you no matter what your decisions are.

"My friends may not have been necessarily supportive initially of me doing this (show), but as soon as they saw that this is what I wanted to do … they're like, 'If anyone can do this, you can do this. You're the strongest woman I know.' I have the best friends in the world," she added.

Meanwhile Jody Claman said she learned the value of friendship growing up in Merritt, B.C.

"My parents taught me to 'Show me your friends and I'll tell you who you are,'" the self-made businesswoman said. "We (lived) in the middle of nowhere. Our ranch butted up to ... (an Aboriginal) reserve for a First Nations band and so we had basic human responsibilities to be kind and support one another."

The show's drama-filled first season left Ronnie Negus and Mary Zilba's friendship broken and it appears there's no reconciliation happening any time soon.

"If something like this gets in the way and takes down that 19-year friendship, then you question that friendship anyways because no show and no nothing could take a friendship down that was solid," Negus said.

Being on the show, Zilba said, revealed who her real friends are. "Ronnie has chosen her alliance and that's Jody (Claman) ... It's sad that she's not my friend anymore. It's sad that she's someone I used to know, not someone I call up anymore," the former Ohio beauty queen said.

Hotel etiquette question

Tipping a butler service

Dear Charles the Butler, My husband and I have an upcoming stay at the Savoy in London, which comes with butler service. We've never stayed in a hotel with butler service before. Do you tip after a given service (for example, give a tip as the butler is leaving the room after, for example, unpacking for us), or do we provide a gratuity at the end of our stay? Or, do we provide a gratuity at all? We don't want to come off as boorish, so please advise. — Clueless Couple.

CHARLES THE BUTLER
askcharlesthebutler@metronews.ca
For more, visit charlesmacpherson.com

I know the Savoy hotel well, and the head butler, Sean Davoren, is both a personal friend and one of the most well respected butlers in the U.K. His well-trained team will take very good care of you. But back to your question, the most appropriate time to tip the butler is at the end of your stay and there is no set amount.

Say goodbye to your tax refund

Alison on money. That government cheque could cost you in future savings

YOUR MONEY
Alison Griffiths
money@metronews.ca

Your tax refund might seem like a financial gift, but it's more like a loan to the government. ISTOCK IMAGES

An unexpected financial gift, a surprise bonus at work or a lottery win are all lovely windfalls. But for the average working stiff, the only thing that usually falls into this category is the annual tax refund.

In fact, it isn't really a windfall at all. It's a loan to the government, which is returned to you with little or no interest being paid. Now that is a lousy deal!

Since the year is young and tax season close, now is an excellent time to consider removing yourself from the refund ranks.

That government cheque is actually costing you in terms of future savings or current debt.

Here's an example. Say you have $2,400 on a credit card with a 19.5 per cent interest rate. And let's assume you also average a $2,400 tax refund annually.

Your plan is to pay the minimum amount 2.5 per cent monthly (starting at $60) then wipe out the balance when the tax refund arrives. With what's left ($240.22) you are going to take your sweetie out for a wonderful dinner.

However, over the year, while the government is hanging on to your money, you will have paid $446.12 in interest on that credit card debt. So your tax refund is effectively reduced to less than $2,000.

A far better plan would be to adjust the tax withholding on your paycheque and use the extra money monthly to knock down the debt. In this case, you would be paying $260 monthly on the debt — the $60 minimum plus the $200 not going to the government.

The debt would be discharged in just over 10 months. The interest paid would be $221.53. Best of all there's $498.47 free and clear by the end of month 12 for a fancy restaurant meal.

The numbers are even more dramatic projected over time. If you saved that $200 a month for 20 years at an average annual return of four per cent, compounded quarterly, it would amount to more than $74,000.

Now why would you let the government keep that kind of money when it could be in your own pocket?

Contact Alison at griffiths.alison@gmail.com or alisongriffiths.ca

In numbers

$1500

The average Canadian tax refund.

Money sense

Checking in on your credit score

FUN AND FRUGAL
Lesley Scorgie
money@metronews.ca

Please don't judge. Though it might seem lame, I love that I have FREE access to my credit report once per year from one of Canada's credit agencies; Equifax (equifax.ca) or Transunion (transunion.ca); and so do you.

Knowing your credit score can help protect you from identity theft and by managing it responsibly, you can save thousands.

Your credit score impacts your ability to borrow money at reasonable rates and purchase big and small ticket items like houses, cars or cellphones. These days, as part of background checks, many employers are pulling credit reports for job applicants to determine a candidate's level of responsibility.

Your credit score reflects your level of financial responsibility and therefore you must diligently protect it. And, because of increased fraud and identity theft, it's equally important that you ensure your credit report is accurate.

Good credit is built through paying back loans on time, maintaining revolving credit (credit cards or lines of credit) through regular payments and not declaring bankruptcy.

Bad credit is a result of a person's inability to manage their credit commitments. Often times this happens when a person loses a job, an emergency drains savings or cash flow is squeezed due to overspending.

The only way to fix bad credit is to show an ability to make payments on time and in full consistently over several years. A credit counsellor can walk through the process of gradual credit improvement. Check out creditcounsellingcanada.ca or creditcanada.com.

Know the status of your credit score by monitoring it regularly. Request your free yearly copy and ensure the credit bureau's records match yours. Look for identity theft, reporting errors, loan defaults and other negative items. If an error is discovered in your file (and you have proof), the credit bureau must correct it. If you have a question or inquiry, send a written request (with official receipts and paperwork) to the credit bureau and they will investigate the matter for you.

Credit knowledge is powerful and saves money.

metro
RRSP GUIDE
Tuesday, February 5, 2013

Meet with financial advisers until you find one that you are comfortable with when starting to invest in your future. Also, figure out your risk tolerance and identify your goals. ISTOCKPHOTO/THINKSTOCK

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Helpful advice

New investors. There are correct and incorrect ways to start building your future nest egg

JANE DOUCET
For Metro

Since they were first introduced in Canada in 1957, registered retirement savings plans continue to be one of the best ways to save for retirement. In addition, this type of investment will reduce your taxable yearly income.

"RRSPs are also a good way to build a down payment to buy a house," says Blair Guilfoyle, a certified financial planner in Toronto and a partner with Guilfoyle Financial.

Guilfoyle shares the following insights with those who are new to RRSP investing:

Find an experienced financial adviser

Ask trusted family, friends and colleagues to recommend an adviser, then meet with them until you find one you are comfortable with. "It's important that the person has the required designations, such as certified financial planner or chartered financial analyst," Guilfoyle says.

It's also helpful if they have been working in the financial industry for a few years and have a broad range of experience. An independent financial adviser (one not associated with a particular bank) will be able to offer a greater choice of investment companies, as well as other types of financial planning services.

Figure out your risk tolerance

Your adviser will help you determine how much market-volatility risk you are comfortable with and your timeline to withdraw the money, then choose the RRSPs based on that information.

For example, someone with low-risk tolerance who wants to take the funds out in five years to buy a house might do well with conservative guaranteed investments, such as redeemable GICs (guaranteed investment certificates) or conservative mutual funds.

"It's important to have a comprehensive conversation up front about goals and risk tolerance," Guilfoyle says.

Identify your goals

Do you want to use your RRSPs to save for retirement? Or to buy a house or further your education?

The first step is to decide what you want that pool of cash for. Perhaps you have been contributing for a while and you are ready to buy your first house: The federal government's Home Buyers' Plan allows you to withdraw up to $25,000 from your RRSPs to buy or build a home.

If you decide to pursue full-time training of post-secondary education — maybe you want to apply to law or medical school after working in another field — you can borrow up to $20,000 through the Lifelong Learning Plan.

Don't be discouraged by market dips

It's important to know at the outset that there will be market volatility in the future.

When your portfolio does dip, don't panic — the dips will be temporary.

"Don't jump in and out of investments because you're nervous about market performance," Guilfoyle says.

Investing in your future savings can lead to varying strategies, depending on your age. PIXLAND/THINKSTOCK

Strategies for life's stages

TALBOT BOGGS
Smart Investing

With more and more evidence that Canadians are not financially preparing for retirement, the need to start saving earlier in life and put in place sound financial registered retirement savings plan (RRSP) strategies are becoming increasingly important.

A recent annual survey by BMO Financial Group found that the number of Canadians who have an RRSP is increasing. Unfortunately, most are not contributing anywhere near the maximum they can.

The report found that 67 per cent of Canadians have an RRSP, up six per cent from 2011, and 72 per cent expect to contribute the same amount as they did last year. However, the annual contribution last year was only $4,670 — about 21 per cent of the annual allowable contribution room — and industry reports now suggest that total unused RRSP contributions will hit $1 trillion by 2018.

"The trend is encouraging, but it is not moving fast enough," says Steve Shepherd, vice-president and investment strategist with BMO Global Asset Management.

Only 49 per cent of younger Canadians between the ages of 18 and 34 plan to open an RRSP in the next five years, and a little more than half of that age group plan to, or have been making contributions toward their RRSPs. Only 30 per cent know the size of their annual RRSP contribution limit.

Young people in their 20s often make the mistake of not investing because they don't feel they have enough money at that stage in their lives to make it worthwhile.

"Forty per cent don't feel they have enough saved to invest," Shepherd says. "But it's important to get into the savings habit, even if it's only $50 a month because what's important in investing is how long you're in the market. The sooner you get started the better."

A portfolio at that stage of life could typically be more heavily weighted to long-term equities, but the decision often will be determined by an individual's risk tolerance. Given the current low interest rate environment, long-term returns can be a lot higher than what you can get from fixed income, overcoming inflation and still providing a real return.

"In the 20s, a lot of people might have a figure in mind that they need for retirement, but as their lifestyle builds by the time they hit 55 they realize that figure won't do and they should have been saving more and should have tweaked their plan," says Bill Jack, Toronto regional director with Investors Group. "A plan has to be fluid and change over time."

In their 30s and 40s, people tend to get married, have children, buy a house or condo and one of the spouses or partners may leave the workforce, resulting in higher household debt and lower income.

In this stage of life there may be more opportunities to save through other options like the tax-free savings account and registered education and registered disability savings plans.

"These are all available, but you need to have a sound budget," Shepherd says. "A portfolio would typically become more conservative with less volatility but still with some growth — perhaps about 55 per cent in equities and 45 per cent in fixed income including about 25 to 30 per cent in bonds."

Portfolios during the 50s and 60s would typically become more balanced, shifting away from volatility and equities and more into fixed income. A lot of people make the mistake of just looking at what kind of returns they think they will need in retirement without factoring in other influences such as inflation.

After age 65, the primary financial focus generally is on generating a steady income stream and protecting it from the ravages of inflation and taxes.

And seek the help of a professional adviser.

"Studies have shown that investors who work with an adviser get three to six times more in investment capital," Jack says.

"The reason is that they make you go through the exercise of setting goals and then ensure checks and balances are in place to help you get there."

THE CANADIAN PRESS

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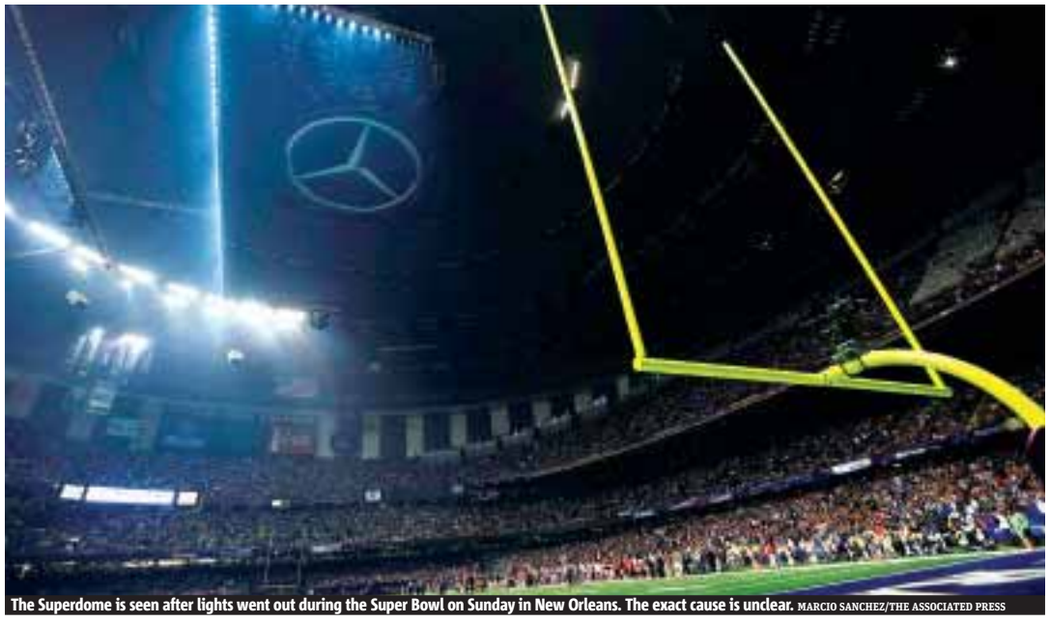


The Superdome is seen after lights went out during the Super Bowl on Sunday in New Orleans. The exact cause is unclear. MARCIO SANCHEZ/THE ASSOCIATED PRESS

Still in the dark over cause of outage

Lights-out Super Bowl. Culprit may not be known for days: Energy company exec

Who turned out the lights?

The day after the 34-minute blackout at the Super Bowl, the exact cause — and who's to blame — is unclear, though a couple of potential culprits had been ruled out.

It wasn't Beyoncé's electrifying halftime performance, according to Doug Thornton, manager of the state-owned Superdome, since the singer had her own generator. And it apparently wasn't a case of too much demand for power. Meters showed the 76,000-seat stadium was drawing no more electricity than it does during a typical New Orleans Saints game, Thornton said.

The lights-out game Sunday proved an embarrassment for the Big Easy just when it was hoping to show the rest of the world how far it has come since Hurricane Katrina in 2005. But many fans and residents were forgiving, and officials expressed confidence that the episode wouldn't hurt the city's hopes of hosting the championship again.

To New Orleans' great relief, NFL Commissioner Roger Goodell said the city did a "terrific" job hosting its first pro-football championship in the post-Katrina era, and added: "I fully expect that we will be back here for Super Bowls."

Fans watching from their living rooms weren't deterred, either. An estimated 108.4 million people saw the Baltimore Ravens beat the San Francisco 49ers 34-31, making it the third most-viewed program in television history. Both the 2010 and 2011 games hit the 111 million mark.

The problem that caused the outage was believed to have happened around the spot where a line that feeds current from the local power company, Entergy New Orleans, connects with the Superdome's electrical system, officials said. But whether the fault lay with the utility or with the Superdome was not clear.

Determining the cause will probably take days, according to Dennis Dawsey, a vice-president for distribution and transmission for Entergy. THE ASSOCIATED PRESS

A big deal in Canada

18.2M

Overall, more than 18.2 million viewers in Canada watched some or all of the game on RDS or CTV, CTV said. The game attracted an average audience of 7.33 million viewers on those channels.

NHL

Vanek garners first-star status

Buffalo Sabres left-winger Thomas Vanek was named NHL's first star of the week Monday after leading all players with 10 points last week.

Pittsburgh Penguins left-winger Chris Kunitz earned the second star and Vancouver Canucks goaltender Roberto Luongo picked up the third star.

Vanek recorded five goals and five assists in four games. THE CANADIAN PRESS

Buffalo Sabre Thomas Vanek celebrates scoring against the Boston Bruins on Thursday in Boston. GETTY IMAGES

NHL

Rangers and Wild wheel and deal

The New York Rangers traded rugged forward Mike Rupp to the Minnesota Wild on Monday for forwards Darroll Powe and Nick Palmieri.

The Rangers have been looking for depth at forward to complement their top line of Rick Nash, Brad Richards and former Wild star Marian Gaborik. New York is also dealing with the loss of captain Ryan Callahan, who is currently sidelined by a dislocated shoulder.

Rupp has played in 565 NHL games over 10 seasons with New Jersey, Phoenix, Columbus, Pittsburgh and the Rangers.

THE ASSOCIATED PRESS

Leafs finding no comfort on home ice

Toronto Maple Leaf Korbinian Holzer pushes Carolina's Kevin Westgarth in front of James Reimer on Monday in Toronto. RENE JOHNSTON/TORSTAR NEWS SERVICE

The Air Canada Centre has not been kind to the Toronto Maple Leafs early in the NHL season.

Following Monday's spirited first period where the Leafs played some of their best hockey on home ice of the young campaign, things came unglued in the second as Jordan Staal scored his first with the Hurricanes and his brother Eric added the winner in Carolina's 4-1 victory.

The loss dropped the Maple Leafs (4-5-0) to just 1-4-0 at home following a performance that was, from a Toronto perspective, at times frustrating, sloppy and undisciplined.

"We can play for stretches in this building but it seems that when it starts to go the other way on us we don't seem to be able to pick ourselves back up and say 'Hey stop it. This is what we've got to do to correct it,"' Leafs coach Randy Carlyle said. "The turnovers are the most disturbing thing for me."

Trailing 1-0 after the first, the Hurricanes tied it just 1:21 into the second. After Jeff Skinner beat out an icing call, Patrick Dwyer fed an unmarked Jordan Staal in front for his first goal with the Hurricanes since coming over in a trade with the Pittsburgh Penguins at June's NHL draft. Staal also assisted on Dwyer's third-period goal.

"It was nice to get a goal to get us going," he said. "As a Hurricane, it was nice to get that first one and hopefully many more after that."

Eric Staal hit the post a few minutes later as the Hurricanes rebounded from a sluggish opening 20 minutes to grab momentum with the first nine shots of the second period.

THE CANADIAN PRESS

On Monday

Hurricanes	Leafs
4	1

See today's answers at metronews.ca/answers.

Horoscopes

Aries
March 21 - April 20
The world around you may be chaotic but you are a vision of calm. It may be unusual for you to be this laid-back. But if you are smart, you will do whatever it takes to make it last as long as possible.

Taurus
April 21 - May 21
Changes in your place of work may be causing you all sorts of problems at the moment but there is really nothing to worry about. In fact, in the longer term these changes may be just what you need.

Gemini
May 22 - June 21
Be dynamic. Be different. The more chances you take between now and when the Sun changes sign in a couple of weeks time, the more options you will have later in the year. Dare to follow your dream.

Cancer
June 22 - July 23
You need to confront your fears head-on. The planets urge you to be brave and face up to what has been worrying you these past few months. Make this the day when you seize back the initiative.

Leo
July 24 - Aug. 23
No one has the power to burst your bubble. The more others spin tales of despair and destruction, the more you will laugh in their faces. Quite right too. Life is good and getting better by the day, the hour, the minute.

Virgo
Aug. 24 - Sept. 23
Your attitude seems a lot more positive now, especially where relationships are concerned. No doubt it has something to do with Mercury's move into your opposite sign. It signals a more upbeat approach to life in general.

Libra
Sept. 24 - Oct. 23
Cosmic activity in your fellow Air sign of Aquarius urges you to be adventurous. You can be a star over the next few days, if you have the guts to go out there and make a spectacle of yourself. So, do you?

Scorpio
Oct. 24 - Nov. 22
Go along with what your friends suggest today, even if your heart is not really in it. Chances are it will develop into the kind of situation where you not only have a lot of fun but make some money as well.

Sagittarius
Nov. 23 - Dec. 21
If you have not made up your mind about where your next vacation will be, you must get on it straight away. The Sun moves out of the travel area of your chart in two weeks. Make a decision by then.

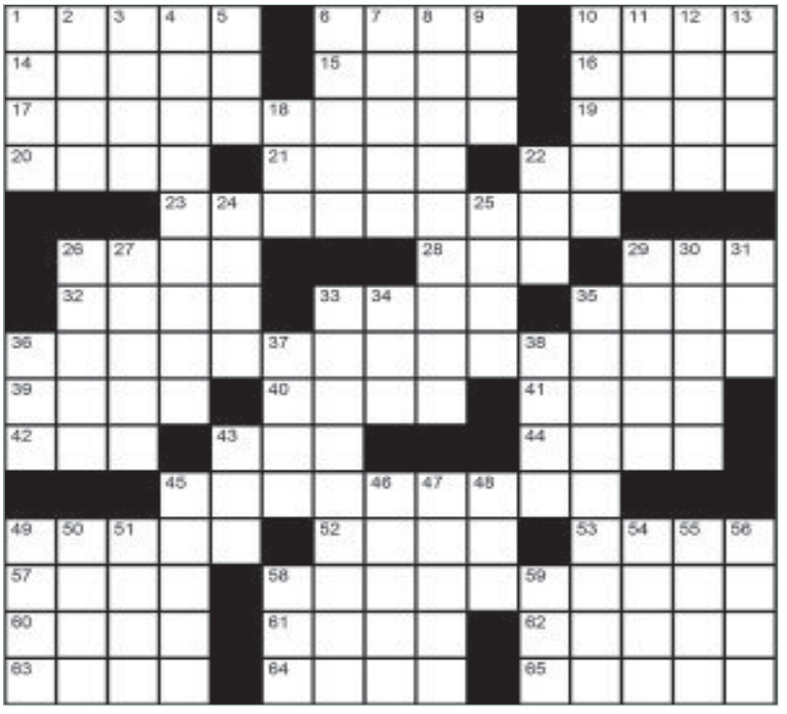
Capricorn
Dec. 22 - Jan. 20
Because you can see both sides of an issue, you may find it hard deciding who to support. But what makes you think such a decision is necessary? Stand back and let your rivals fight among themselves.

Aquarius
Jan. 21 - Feb. 19
The Sun remains in your sign until the 18th, which means you have plenty of time to make your mark. Whatever successes you have enjoyed or failures you have endured, put them all behind you and do something remarkable.

Pisces
Feb. 20 - March 20
Mind planet Mercury moves into your sign today, making it easier for you to see things as they really are rather than as how other people want you to see them. You'll realize that most of your fears are unfounded. SALLY BROMPTON

Crossword: Canada Across and Down

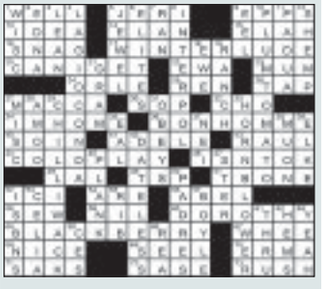
BY KELLY ANN BUCHANAN



Across
1. Actor Johnny's surnamesakes
6. Barney and Betty's baby, when doubled
10. Air heroes in war
14. All
15. 16 Wing Borden, the 'Birth-place of the _ _ _ _'
16. Credit card
17. 1700s French fortress on Cape Breton Island
19. How Canada Geese fly, _ _ _ shape
20. Bag style
21. Wine bottle plug
22. Raising the Roof's money-raising red hat to help the homeless
23. Meewasin Valley Trail locale
26. Commedia dell'__ (Centuries-old improvised comedy)
28. Like some humour
29. Cable network
32. "__ & Stitch" (2002)
33. US music trade org.
35. Ireland
36. Peter MacKay's government job: 2 wds.
39. Paris airport
40. Port of Yemen
41. Leave out
42. Hiver's French opposite
43. "So long."
44. Meshworks
45. Support together
49. Honeydew __
52. Cut of meat
53. Swiss peaks
57. "Pronto!"
58. Provincial bird of Ont.: 2 wds.
60. Foot injury result
61. Prefix to 'allergenic'
62. Air freshener target
63. Some slitherers
64. Greyish
65. Boat poles

Down
1. Shoulder muscle, informally
2. Cooking oil, to Rachael Ray
3. __-etre (Perhaps, in Montreal)
4. Vancouver-born actor Jason
5. Method [abbr.]
6. Stream
7. Luxury brand from Honda
8. Samuel Langhorne Clemens' pen name: 2 wds.
9. Factory activity [abbr.]
10. Engined bird flying over Montreal?
11. Five: French
12. Jacob's twin in the Bible
13. Conserve
18. Cavemen yrs.
22. Mattel product
24. "__ Flux" (2005)
25. Port city of Algeria
26. __ Bay, British Columbia
27. __ through (Plunder)
29. Band's cue to start: 2 wds.
30. Wrestling great Mr. Hart's
31. Not 'neath
33. Sends out soldiers again
34. "_ __ Mine" by The Beatles
35. Victor Hugo character
36. Anonymous surname
37. Small islands
38. Prefix to 'sphere'
43. "__ voyage!"
45. Hamilton's __ Coliseum
46. Pizazz
47. Leonard of "Star Trek"
48. __-Cat (Ski hill machine)
49. __ fide (In bad faith)
50. 'Photosynth' suffix
51. Light source
54. Toilets, British-style
55. Sulk
56. Grads-to-be, for short
58. "__-ching!"
59. Name: French

Yesterday's Crossword



Sudoku

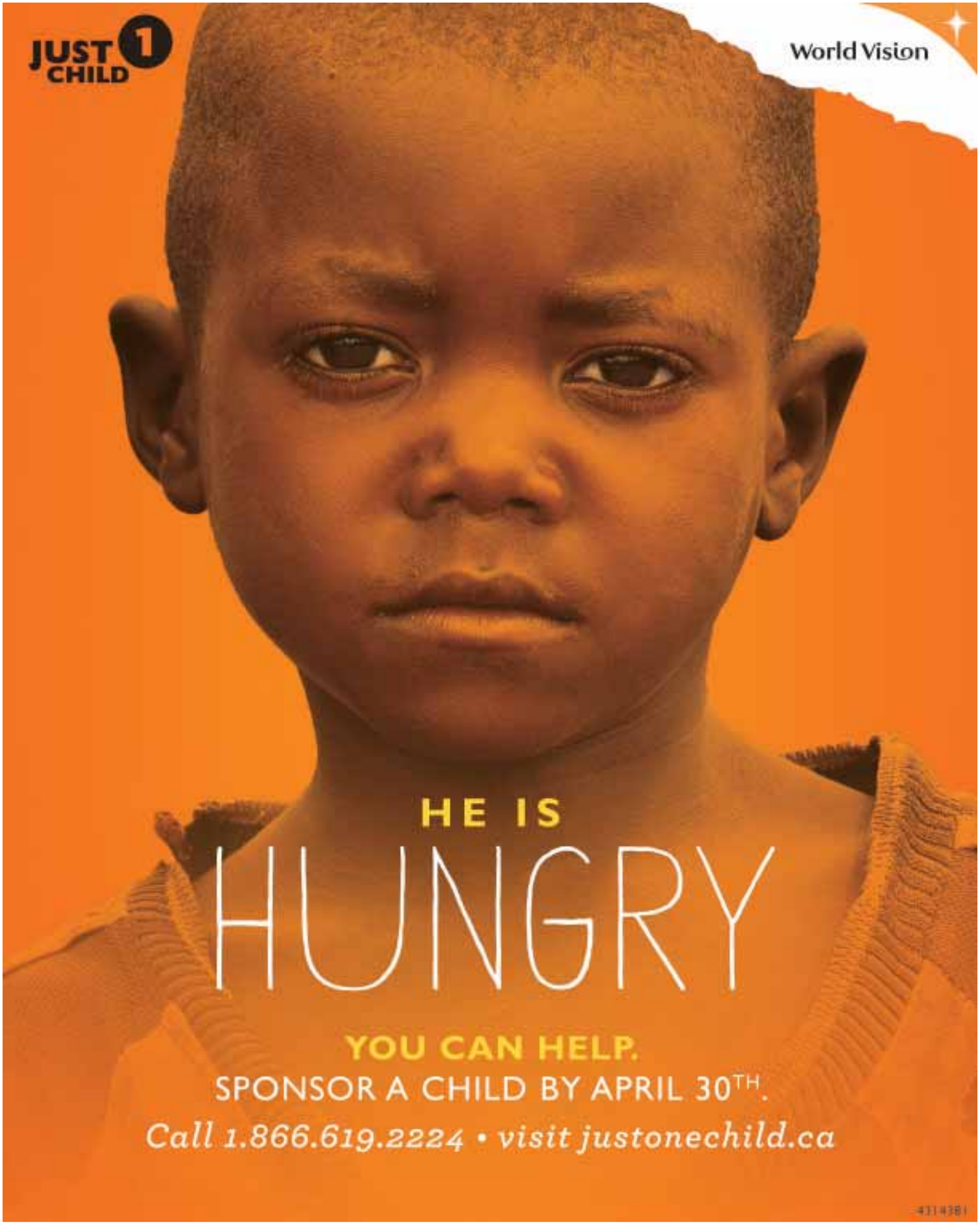
How to play
Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

		3					5	7
5		6			9	4		
		8		5				
			4	1		3		
1			7		5			4
		2		3	6			
				2		6		
		7	1			9		8
6	2					5		

Yesterday's Sudoku

Sharability

easy hard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